

ANDREA E. CELLI  
CHAPTER 13 STANDING TRUSTEE  
7 SOUTHWOODS BOULEVARD  
ALBANY, NY 12211

November 30, 2009

KEVIN PHILLIPS  
13 CHURCH ST  
HAGAMAN, NY

12086

RE: 07-60973

Dear Mr./Mrs. PHILLIPS

Congratulations! After a review of our records, we have determined that you have made all of the required payments under your Chapter 13 plan. I am sure that making these payments has not been easy. You should be proud of your accomplishment.

Please do not send any further payment to my office. While my office considers your plan "completed", your case is still an open case with the United States Bankruptcy Court. The Court will not close your case until I file a Final Report. By law, I cannot file a Final Report until I have made the final disbursement to your creditors and all of my checks have cleared our bank account. Sometimes creditors do not cash or deposit my checks immediately. Since I am required to allow them up to 90 days (three months) to do so, it may be that long before I can file a Final Report for your case.

Once again, congratulations on completing the payments required under your plan. By copy of this letter, I am advising your attorney that your payments have been completed.

Very truly yours,

Andrea E. Celli  
Chapter 13 Standing Trustee

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